Export Policy on Agricultural Items

2190. SHRI SANAT KUMAR MANDAL : Will the Minister of COMMERCE be pleased to state :

(a) whether the Government are in the process of finalising a long term export policy for wheat, rice, maize, pulses and other foodgrain items;

(b) if so, the details thereof;

(c) whether his Ministry has been consulted along with various other ministries and agencies on the policy;

(d) if so, the details of suggestions made by them; and

(e) the percentage of the total output of a product likely to be fixed as exportable limit?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) to (e). It is the policy of the Government to allow the exports of items of mass consumption in such a manner that it does not compromise the food security system. It is with this objective in mind that Government prescribes restrictions like licensing, quantitative ceilings and minimum export price on items such as pulses, wheat, maize etc. At the same time, Government's objective is to maximise foreign exchange earnings from the agricultural sector to the benefit of the farmers.

[Translation]

Price of Newsprint

2191. PROF. PREM SINGH CHANDUMAJRA : SHRIMATI SUSHMA SWARAJ :

Will the Minister of INDUSTRY be pleased to state :

(a) whether the selling price of the newsprint manufactured in the country is more as compared to the price of imported newsprint;

(b) if not, the assesment made by the Government in this regard;

(c) the selling price of the indigenous newsprint and the imported newsprint during the first half of the year 1996; and

(d) the steps being taken to end the disparity?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) Yes, Sir.

(b) Does not arise.

(c) A Statement is enclosed.

(d) The Government has already imposed a 10% customs duty on the import of newsprint with effect from 29.10.1996.

STATEMENT

Trend in International and Domestic Prices

Period	International Prices			Average Indigenous Prices
	Rate ($)	Conversion Rate	Landed Cost (Rs/MT)	
Sep. 95-Jan.'96	750	34.0	25500	27000
Feb. 96-Mar. 96	700	-do-	23800	27000
Apr. 96-Jun. 96	580	35.0	20300	27000
July 96	500	35.80	17900	24000
Aug/Sept. 96	480	35.80	17184	21000
Oct., 96	430	35.80	15394	18000

[English]

Reluctance of Banks in Granting Loans to Women

2192. SHRI AMAR PAL SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether the attention of the Government has been drawn to the news-item captioned "Rural women run up against unhelpful banks" appearing in the Pioneer dated October 17, 1996;

(b) if so, the facts of the matter reported therein; and

(c) the measures proposed to be taken by banks/financial institutions to help women to improve their economic status?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) Yes, Sir.

(b) Development of Women and Children in Rural Areas (DWCRA), a sub-scheme of the Integrated Rural Development Programme (IRDP) was started in the year 1982-83 on a pilot basis, in 50 districts but has now been extended to all the districts of the country. Reserve Bank of India (RBI) has reported that during the years

1992-93 to 1995-96, as against the target of 61,900 groups to be covered, 89,185 groups were covered benefiting 15,37,662 women beneficiaries, for which Rs. 133.13 crores were utilised. The position of performance under the scheme may be seen in the following table :-

(Rs. in lakhs)

Year	Target (No. of groups	Achievement (No. groups formed)	No. of women	Utilisation of funds beneficiaries
1992-93	7500	9029	1,28,744	1548.17
1993-94	11000	15483	2,68,525	2365.00
1994-95	13400	34964	5,92,026	3100.00
1995-96	30000	26709	5,48,367	6300.00
Total	61900	89185	15,37,662	13313.17

(c) Instructions issued by the RBI to scheduled commercial banks inter-alia included as under :-

(i) To improve the flow of credit to women under DWCRA. Further, assistance under DWCRA may be extended to groups of women although members of their family may be defaulters to banks under IRDP or crop loan or any other borrowing irrespective of whether the default is genuine or wilful. However, if a women beneficiary under IRDP is herself a defaulter, genuine or wilful, she will not be eligible for assistance under DWCRA. Such assistance may be extended to groups whether registered or informal as per the existing guidelines.

(ii) Not to ask for any collateral security for loans upto Rs. 50,000/- for all activities under IRDP/ DWCRA.

(iii) To extend financial assistance under IRDP/ DWCRA to families sponsored by Voluntary Organisations for the projects approved by the Council for Advancement of People's Action and Rural Technology (CAPART).

(iv) Assets created under DWCRA Scheme will not be available for appropriation for advances under IRDP.

(v) To identify as far as possible a lady officer by the lead bank in each district for giving exclusive attention to provision of credit of facilities etc. to women.

(vi) Not to reject applications made by women applicant in particular, on grounds such as incomplete address, incomplete forms, non-possession of ration cards etc. Banks to render assistance to women applicants in filling up application forms, completion of formalities etc.

National Bank for Agriculture and Rural Development (NABARD) has also initiated a number of measures such schemes for women in non farm development, for linking informal Self Help Groups (SHGs) with the formal banking system etc.

Small Industries Development Bank of India (SIDBI) has also drawn separate schemes for the ex-tension of financial assistance on liberal terms for providing equity type of assistance for women entrepreneurs, to enable them to set up industrial units in the small scale sector. Besides this, grants/loans are also provided to Voluntary Organisations engaged in upliftment of women for providing them avenue for taking up self/ wage employment activities in the industrial sphere. The special schemes of assistance to women entrepreneurs operated by SIDBI include refinance schemes, Mahila Udyog Nidhi Scheme and Mahila Vikas Nidhi.

[Translation]

Relaxation in Payment of Interest

2193. SHRI NITISH KUMAR :
JUSTICE GUMAN MAL LODHA :

Will the Minister of FINANCE be pleased to state :

(a) whether the Public Sector banks have given relaxation in payment of interest on the loans provided by them during 1995-96;

(b) if so, the details in this regard;

(c) whether this relaxation has been granted on the loans given to priority sector;

(d) if so, the percentage of benefit earned by various priority sectors therefrom; and

(e) the percentage of relaxation on interest given to non-priority sector?